

**Information to identify the case:**

Debtor 1	<b>Ralph A. Cruz Jr.</b>	Social Security number or ITIN	xxx-xx-2015
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-11282-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph A. Cruz Jr.  
aka Ralph Cruz Jr., aka Ralph Cruz, aka Rafael  
Cruz, aka Rafael A. Cruz, aka Ralph A. Cruz Jr.,  
aka Ralph Cruz Jr., aka Rafael A. Cruz Jr.

3/4/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ralph A. Cruz, Jr.  
Debtor

Case No. 17-11282-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 04, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

Recip ID	Recipient Name and Address
db	+ Ralph A. Cruz, Jr., 103 Salina Road, Sewell, NJ 08080-1684
lm	+ Shellpoint Mortgage Servicing, 55 Beattie Pl. Suite 110, Greenville, SC 29601-5115
516603912	Citibank South Dakota, PO Box 6191, Sioux Falls, SD 57117-6191
516603915	+ Discover Bank, Attn: David Nelms CEO, 502 E. Market Street, Greenwood, DE 19950-9700
516603916	+ Discover Bank, Attn: Roger C Hochschild, President, 502 E. Market Street, Greenwood, DE 19950-9700
516603919	+ Faloni & Associates LLC, Re: DC-005691-10, 165 Passaic Ave. #301b, Fairfield, NJ 07004-3592
516603920	+ Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
516603922	+ Kennedy Health System, ATTN Patient Billing / Bankruptcy Dept, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
516845207	MTGLQ Investors, L.P, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518614133	+ NewRez LLC d/b/a, Shellpoint Mortgage Servicing, Elizabeth K. Holdren, 21 Roszel Road, P.O. Box 5226 Princeton, NJ 08543-5226
518374092	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518374093	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, PO Box 10826 Greenville, SC 29603-0826
516603925	+ Pressler and Pressler LLP, Re: DC 004434-11, 7 Entin Road, Parsippany, NJ 07054-5020
516603926	+ Pressler and Pressler LLP, Re: VJ 004953-11, 7 Entin Road, Parsippany, NJ 07054-5020
516603927	+ Rowan Som Pediatrics, 405 Hurffville Crosskeys Road, Sewell, NJ 08080-9344
516603929	+ Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
516603928	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516603934	+ Wells Fargo Bank, Attn: Home Equity Division, PO Box 3117, Winston Salem, NC 27102-3117

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2021 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 04 2021 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516625948	EDI: GMACFS.COM	Mar 05 2021 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516603908	EDI: GMACFS.COM	Mar 05 2021 01:28:00	Ally Financial- Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901
516603909	EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516603910	+ EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank USA, Attn: CEO Richard D Fairbank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
516603911	+ EDI: CITICORP.COM	Mar 05 2021 01:28:00	CitiBank, Attn: Barbara Desoer, CEO, 399 Park Ave., New York, NY 10022-4614
516603913	+ EDI: CITICORP.COM		

District/off: 0312-1

User: admin

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		Mar 05 2021 01:28:00	CitiBank South Dakota N A, Attn: Rick Nath President, 701 East 60th Street North, Sioux Falls, SD 57104-0493
516603914	Email/PDF: creditonebkn notifications@resurgent.com		
		Mar 04 2021 21:42:47	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
516603918	+ Email/Text: bknotice@ercbpo.com		
		Mar 04 2021 21:22:00	Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516603921	EDI: IRS.COM		
		Mar 05 2021 01:28:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
516735970	Email/PDF: resurgentbkn notifications@resurgent.com		
		Mar 04 2021 21:44:24	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516603923	+ Email/PDF: bankruptcy@ncfsi.com		
		Mar 04 2021 21:42:40	New Century Financial Services, Inc., Eric Sommers, President, 110 South Jefferson Road, Whippany, NJ 07981-1038
517092769	EDI: PRA.COM		
		Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517092770	EDI: PRA.COM		
		Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516845287	EDI: PRA.COM		
		Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516653157	+ EDI: RMSC.COM		
		Mar 05 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516603930	EDI: AISTMBL.COM		
		Mar 05 2021 01:28:00	T-Mobile Bankruptcy Dept, PO Box 37380, Albuquerque, NM 87176
516603932	+ EDI: WFFC.COM		
		Mar 05 2021 01:28:00	Well Fargo Bank, James M. Strother, SEVP General Counsel, 420 Montgomery Street, San Francisco, CA 94104-1298
516603931	+ EDI: WFFC.COM		
		Mar 05 2021 01:28:00	Well Fargo Bank, Timothy J. Sloan, CEO, 420 Montgomery Street, San Francisco, CA 94104-1298
516603933	+ EDI: WFFC.COM		
		Mar 05 2021 01:28:00	Wells Fargo Bank, Frank R. Codel SEVP, 420 Montgomery Street, San Francisco, CA 94104-1298
516603935	+ Email/Text: BKRMailOps@weltman.com		
		Mar 04 2021 21:22:00	Weltman, Weinberg & Reis Co., LPA, Re: DC-005452-09, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516603917	##+	DiTech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
516603924	##+	Penn Credit Corp, RE Penn Credit ID #, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for Mill City Mortgage Loan Trust 2018-4 eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor Mill City Mortgage Loan Trust 2018-4 NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
S. Daniel Hutchison	on behalf of Debtor Ralph A. Cruz Jr. sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7